



Children's Online Privacy Protection Act (COPPA)

OU Credit Union does not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their parents. We do offer three children's programs on our web site: Sweet Pea for children ages 0-4, Dollar Dog for children ages 5-12, and Cha-ching for teens age 13-17. Unless applying for OU Credit Union membership, no information is collected from children to participate in the online activities and information found in these areas of our web site.

Sweet Pea Club/Dollar Dog

Contains an online membership application that is designed to be submitted by a parent or guardian. In this membership application we ask information about the child for the purpose of establishing a Sweet Pea or Dollar Dog account for membership. Information directly collected from the submitted application includes the child's name, social security number, birth date and address. Before the application can be submitted, the parent/guardian has to agree to consent to submit this information solely for the purpose of establishing a Sweet Pea or Dollar Dog account at OU Credit Union. Parents/guardians have the ability to review the personal information collected prior to submitting the application. The child's name, age, and address information will also be used to send, via U.S. Postal Mail, a quarterly newsletter for Dollar Dog account members. At any time a parent/guardian may contact OU Credit Union and ask that the submitted information no longer be used to contact the child. OU Credit Union staff will have access to the information collected. You may reach the credit union by sending a secure message using the "Contact Us" form at www.OUCreditUnion.org or by phone at 517- 333-2424 or toll-free at 800-MSU-4-YOU (800-678-4968). In accordance with OU Credit Union's privacy policy, at NO TIME is the child's information provided to a third party.

Cha-ching!

This section of our web site is designed for teens ages 13-17. A Cha-ching membership application is available to submit online to establish an OU Credit Union Cha-ching membership account. Information directly collected from the submitted application includes the child's name, social security number, birth date and address. The child's name, age, and address information will also be used to send, via U.S. Postal Mail, a quarterly newsletter for Cha-ching account members. At any time a parent/guardian may contact OU Credit Union and ask that the submitted information no longer be used to contact the child. OU Credit Union staff will have access to the information collected. You may reach the credit union by sending a secure message using the "Contact Us" form at www.OUCreditUnion.org or by phone at 517-333-2424 or toll-free at 800-MSU-4-YOU (800-678-4968). In accordance with OU Credit Union's privacy policy, at NO TIME is the child's information provided to a third party.